

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Cheri Jo Fleisher  
Heath Brian Fleisher  
Debtors

Case No. 18-02704-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jul 24, 2023

User: AutoDocket  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Cheri Jo Fleisher, Heath Brian Fleisher, 161 Dellville Dam Road, Shermans Dale, PA 17090-8209
cr	+ Planet Home Lending, LLC as servicer for Avail 1 L, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
5078236	Belco Community Credit Union, PO Box 82, Harrisburg, PA 17108-0082
5078239	Bureau of Collections and Taxpayer, PO Box 281041, Harrisburg, PA 17128-1041
5078241	+ Commercial Acceptance, 2 W. Main Street, Shiremanstown, PA 17011-6326
5078249	+ LVNV Funding LLC c/o Resurgent Cap, P.O. Box 1269, Greenville, SC 29602-1269
5078252	PA Dept. of Revenue, Bureau of Individual Taxes, P.O. Box 280432, Harrisburg, PA 17128-0432
5078253	+ Pinnacle Health Hospitals, PO Box 2353, Harrisburg, PA 17105-2353
5078254	+ Planet Home Servicing, 321 Research Pkwy, Ste 303, Meriden, CT 06450-8342
5078255	Santander Consumer, P.O. Box 961245, Terrell, TX 75161
5078256	Specialized Loan Servicing LLC, PO Box 105219, Atlanta, GA 30348-5219

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 24 2023 18:35:00	ARCPE 1 LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 24 2023 18:35:00	ARCPE 1 LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Email/Text: BKMAIL@planethomelending.com	Jul 24 2023 18:35:00	Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
5476572	^ MEBN	Jul 24 2023 18:32:45	ARCPE 1 LLC, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
5478804	+ Email/Text: BKMAIL@planethomelending.com	Jul 24 2023 18:35:00	ARCPE 1, LLC, c/o Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
5478805	+ Email/Text: BKMAIL@planethomelending.com	Jul 24 2023 18:35:00	ARCPE 1, LLC, c/o Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450, ARCPE 1, LLC, c/o Planet Home Lending, LLC 06450-8342
5086843	Email/Text: rmcollections@belco.org	Jul 24 2023 18:35:00	Belco Community Credit Union, 449 Eisenhower Blvd Ste 200, Harrisburg, PA 17111
5078235	Email/Text: rmcollections@belco.org	Jul 24 2023 18:35:00	Belco Community Credit Union, 449 Eisenhower Road, Harrisburg, PA 17111
5078237	EDI: HFC.COM	Jul 24 2023 22:32:00	Beneficial Finance, PO Box 17574, Baltimore,

			MD 21297-1574
5078238	Email/Text: Bankruptcy@BAMcollections.com	Jul 24 2023 18:35:00	Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, PO Box 8875, Camp Hill, PA 17001-8875
5078240	+ EDI: CAPIO.COM	Jul 24 2023 22:32:00	Capio Partners, 2222 Texoma Parkway, Sherman, TX 75090-2481
5078242	Email/Text: dylan.succa@commercialacceptance.net	Jul 24 2023 18:35:00	Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
5078244	Email/PDF: creditonebknotifications@resurgent.com	Jul 24 2023 18:44:26	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
5102172	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 24 2023 18:35:00	FV-I, Inc. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5078246	^ MEBN	Jul 24 2023 18:32:43	Financial Recoveries, 200 E. Park Drive, Ste. 100, Mount Laurel, NJ 08054-1297
5078247	Email/Text: crdept@na.firstsource.com	Jul 24 2023 18:35:00	Firstsource Advantage, LLC, P.O. Box 628, Buffalo, NY 14240-0628
5078248	EDI: LCIICSYSTEM	Jul 24 2023 22:32:00	I C Systems Collections, P.O. Box 64378, Saint Paul, MN 55164-0378
5102419	Email/PDF: resurgentbknotifications@resurgent.com	Jul 24 2023 18:44:21	LVNV Funding, LLC its successors and assigns as, assignee of HSBC Private Label, Acquisition Corporation (USA), Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5097856	Email/PDF: resurgentbknotifications@resurgent.com	Jul 24 2023 18:44:22	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5078250	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 24 2023 18:35:00	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
5078251	+ Email/Text: Bankruptcies@nragroup.com	Jul 24 2023 18:35:00	NTL Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5078589	+ EDI: RECOVERYCORP.COM	Jul 24 2023 22:32:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5080836	EDI: PENNDEPTREV	Jul 24 2023 22:32:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5080836	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 24 2023 18:35:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5103889	+ Email/Text: BKMAIL@planethomelending.com	Jul 24 2023 18:35:00	Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342
5500417	^ MEBN	Jul 24 2023 18:32:44	Planet Home Lending, LLC as servicer for Avail 1 L, c/o Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
5087723	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 24 2023 18:35:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
5078257	Email/Text: amieg@stcol.com	Jul 24 2023 18:35:00	State Collection Service, Inc., P.O. Box 6250, Madison, WI 53716
5153418	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 24 2023 18:35:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5078258	^ MEBN	Jul 24 2023 18:32:40	Tate & Kirlin Associates, Suite 240, 580 Middletown Blvd, Langhorne, PA 19047-1876
TOTAL: 30			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5078243		Credit One
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Planet Home Lending, LLC as servicer for Avail 1 L, c/o Friedman Vartolo LLP, 1325 Franklin Ave Suite 160, Garden City, NY 11530-1631
5153419	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5078245	##	Drayer Physical Therapy Institute, 5300 Derry Street, Harrisburg, PA 17111-3576

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Avail Holding LLC. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor ARCPE 1 LLC djones@sterneisenberg.com bkecf@sterneisenberg.com
Denise E. Carlon	on behalf of Creditor Avail Holding LLC. bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Avail 1 LLC bkgroup@kmlawgroup.com
Jerry A. Philpott	on behalf of Debtor 1 Cheri Jo Fleisher PhilpottJ@aol.com campbellsk57@aol.com
Jerry A. Philpott	on behalf of Debtor 2 Heath Brian Fleisher PhilpottJ@aol.com campbellsk57@aol.com
Keri P Ebeck	on behalf of Creditor Specialized Loan Servicing LLC, as Servicer For FV-I, Inc., in trust for Morgan Stanley Mortgage Capital Holdings, LLC kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com;politicsci2@gmail.com;kebeck@ecf.courtdrive.com
Michael Joshua Shavel	on behalf of Creditor Avail 1 LLC mshavel@hillwallack.com ldejesus@hillwallack.com;lharkins@ecf.courtdrive.com;mshavel@ecf.courtdrive.com;aemberger@ecf.courtdrive.com
Richard Postiglione	on behalf of Creditor Planet Home Lending LLC as servicer for Avail 1 LLC bankruptcy@friedmanvartolo.com
Steven K Eisenberg	on behalf of Creditor ARCPE 1 LLC seisenberg@sterneisenberg.com bkecf@sterneisenberg.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

District/off: 0314-1  
Date Rcvd: Jul 24, 2023  
TOTAL: 12

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 40

**Information to identify the case:**

Debtor 1

Cheri Jo Fleisher

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3336

EIN --

Debtor 2

Heath Brian Fleisher

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8727

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-02704-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Cheri Jo Fleisher

Heath Brian Fleisher

By the  
court:7/24/23Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**